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|--|---|---|---|--|---|---|---|--|---|---|
| FORM B1 United States Bankruptcy Court Western District of Pennsylvania | | Voluntary Petition | | | | | | | | |
| Name of Debtor (if individual, enter Last, First, Middle): Bryan, Paul J. | | Name of Joint Debtor (Spouse) (Last, First, Middle): Bryan, Bonnie Jean | | | | | | | | |
| All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): | | | | | | | | |
| Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 1954 | | Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 5064 | | | | | | | | |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 18681 Greytown Hills Road Cambridge Springs, PA 16403 | | Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 18681 Greytown Hills Road Cambridge Springs, PA 16403 | | | | | | | | |
| County of Residence or of the Principal Place of Business: Crawford | | County of Residence or of the Principal Place of Business: Crawford | | | | | | | | |
| Mailing Address of Debtor (if different from street address): | | Mailing Address of Joint Debtor (if different from street address): | | | | | | | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | | | | | | |
| Information Regarding the Debtor (Check the Applicable Boxes) | | | | | | | | | | |
| Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | | | | | | | | |
| Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank | | Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding | | | | | | | | |
| Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business | | Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. | | | | | | | | |
| Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) | | | | | | | | | | |
| Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | THIS SPACE IS FOR COURT USE ONLY | | | | | | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15 <input type="checkbox"/></td> <td style="text-align: center;">16-49 <input checked="" type="checkbox"/></td> <td style="text-align: center;">50-99 <input type="checkbox"/></td> <td style="text-align: center;">100-199 <input type="checkbox"/></td> <td style="text-align: center;">200-999 <input type="checkbox"/></td> <td style="text-align: center;">1000-over <input type="checkbox"/></td> </tr> </table> | | | Estimated Number of Creditors | 1-15 <input type="checkbox"/> | 16-49 <input checked="" type="checkbox"/> | 50-99 <input type="checkbox"/> | 100-199 <input type="checkbox"/> | 200-999 <input type="checkbox"/> | 1000-over <input type="checkbox"/> | |
| Estimated Number of Creditors | 1-15 <input type="checkbox"/> | | 16-49 <input checked="" type="checkbox"/> | 50-99 <input type="checkbox"/> | 100-199 <input type="checkbox"/> | 200-999 <input type="checkbox"/> | 1000-over <input type="checkbox"/> | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Estimated Assets</td> <td style="text-align: center;">\$0 to \$50,000 <input type="checkbox"/></td> <td style="text-align: center;">\$50,001 to \$100,000 <input type="checkbox"/></td> <td style="text-align: center;">\$100,001 to \$500,000 <input checked="" type="checkbox"/></td> <td style="text-align: center;">\$500,001 to \$1 million <input type="checkbox"/></td> <td style="text-align: center;">\$1,000,001 to \$10 million <input type="checkbox"/></td> <td style="text-align: center;">\$10,000,001 to \$50 million <input type="checkbox"/></td> <td style="text-align: center;">\$50,000,001 to \$100 million <input type="checkbox"/></td> <td style="text-align: center;">More than \$100 million <input type="checkbox"/></td> </tr> </table> | | | Estimated Assets | \$0 to \$50,000 <input type="checkbox"/> | \$50,001 to \$100,000 <input type="checkbox"/> | \$100,001 to \$500,000 <input checked="" type="checkbox"/> | \$500,001 to \$1 million <input type="checkbox"/> | \$1,000,001 to \$10 million <input type="checkbox"/> | \$10,000,001 to \$50 million <input type="checkbox"/> | \$50,000,001 to \$100 million <input type="checkbox"/> |
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| | | | |
|--|--|--|-------------|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | | Name of Debtor(s): Bryan, Paul J. & Bryan, Bonnie Jean | |
| Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) | | | |
| Location Where Filed: None | | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) | | | |
| Name of Debtor: None | | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| Signatures | | | |
| Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. | | Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | |
| X <u>/s/ Paul J. Bryan</u> Signature of Debtor Paul J. Bryan X <u>/s/ Bonnie Jean Bryan</u> Signature of Joint Debtor Bonnie Jean Bryan Telephone Number (If not represented by attorney) <u>April 30, 2004</u> Date | | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ Thomas L. Yoset</u> 4/30/04 Signature of Attorney for Debtor(s) Date | |
| Signature of Attorney X <u>/s/ Thomas L. Yoset</u> Signature of Attorney for Debtor(s) <u>Thomas L. Yoset 85092</u> Printed Name of Attorney for Debtor(s) <u>Culbertson, Weiss, Schetroma & Schug, PC</u> Firm Name <u>201 Chestnut Street, Suite 200</u> Address <u>Meadville, PA 16335</u> <u>(814) 336-6400</u> Telephone Number <u>April 30, 2004</u> Date | | Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No | |
| Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. | | Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. | |
| X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date | | X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156. | |

United States Bankruptcy Court
Western District of Pennsylvania

IN RE:

Case No. _____

Bryan, Paul J. & Bryan, Bonnie Jean

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

☐ None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE (if more than one) |
|-----------|--|
| 2,769.00 | 2003 PA State System of Higher Education |
| -1,813.00 | 2003 Farm Income |

2. Income other than from employment or operation of business

☐ None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|----------|--|
| 2,737.52 | 2004 Adoption subsidy (son) (year-to-date) |
| 1,240.00 | 2004 Room & Board (adult disabled son) (year-to-date) |
| 8,151.00 | 2003 Unemployment Compensation |
| 8,212.56 | 2003 Adoption subsidy (son) |
| 3,720.00 | 2003 Room & Board (adult disabled son) |

3. Payments to creditors

☐ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|-------------------|-------------|--------------------|
| Countrywide Home Loans, Inc. | 1st of each month | 1,800.00 | 58,358.00 |

450 American Street
Simi Valley, CA 93065

PNC Bank, N.A.
2730 Liberty Avenue
Pittsburgh, PA 15222

10th of each month

660.00

14,765.00

- None ☐ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|--|--|--|
| Bryan v. Erie County Office of Children & Youth [et al.] 2003 - 31014 | damages for wrongful placement of abusive foster child | Crawford County Court of Common Pleas | writ of summons filed (no further action taken) |
| P.B. and B.B., Petitioners, v. Commonwealth of Pennsylvania, Department of Public Welfare | appeal of termination of DPW refusal to expunge Childline record (no monetary or damages issues) | Commonwealth Court of Pennsylvania | awaiting decision |
| Paul Bryan and Bonnie Bryan, husband and wife, individually and as Parents and Natural Guardians on behalf of their minor child, KB, and KB v. Erie County Office of Children & Youth, Paul Cancilla, Carmen E. Merritt, Renie Skalko, Cindy Baxter, Cindy Lewis, Barry Kohler, Brigitte Sullivan, Bethesda Children's Hoome, Elizabeth Mallory, Pennnsylvania Department of Public Welfare, Western Regional Office, Michael J. Kazmer, Harborcreek Youth Services, Merritt Lynn Kleiner, John Petulla Civil Action No. 03-259E | damages for wrongful placement of abusive foster child, §1983 violation, intentional infliction of emotional distress, negligence per se, assault and battery, defamation, and conspiracy arising out of the part the various defendants played in placing a known minor sexual offender in their home, which minor sexually assaulted their minor son (also a plaintiff) | United States District Court for the Western District of PA | preliminary objections filed |

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|---|---|--------------|
| Garlic Crop; Fruit Crop; Bees (honey); \$5,000 | Flood damage | 2003 |

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|--|---|
| Culbertson, Weiss, Schetroma & Schug, PC 201 Chestnut Street Suite 200 Meadville, PA 16335 | 04/07/04 | 600.00 |
| Consumer Debt Relief Group, LLC 3110 S Valley View Road Suite 201 Las Vegas, NV 83102 | February 2004 | 100.00 |

10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
-

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
-

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.
-

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
-

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
-

18. Nature, location and name of business

- None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
-

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **April 30, 2004** Signature /s/ **Paul J. Bryan**
of Debtor **Paul J. Bryan**

Date: **April 30, 2004** Signature /s/ **Bonnie Jean Bryan**
of Joint Debtor **Bonnie Jean Bryan**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | H W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---|--|------------------|---|----------------------------|
| Farmhouse on 40 acres of land at 18681 Greytown Hills Road, Cambridge Springs (Richmond Twp.), Crawford County, purchased in 1993 for \$40,000 (Record Book 181, at Page 737), assessed at \$9,450, yielding a fair market value of \$26,743.50 when multiplied by the common level ratio of 2.83; improved and appraised at \$84,000 for 2000 loan; leaking roof, foundation damage from flooding | Fee Simple | J | 95,000.00 | 73,123.00 |
| TOTAL | | | 95,000.00 | |

(Report also on Summary of Schedules)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | H W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---------------------------------------|------------------|---|
| 1. Cash on hand. | | cash on hand | J | 70.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | PNC Bank checking account | J | 7.29 |
| | | PNC Bank Savings Account | J | 23.71 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, include audio, video, and computer equipment. | | 1972 Tractor | J | 500.00 |
| | | Bedroom furniture | J | 100.00 |
| | | bunk beds | J | 50.00 |
| | | Computer, printer and software | J | 100.00 |
| | | Dining room furniture | J | 200.00 |
| | | Freezers (2) | J | 100.00 |
| | | Kitchen appliances | J | 200.00 |
| | | Living Room furniture | J | 150.00 |
| | | Rocking chairs (2) | J | 50.00 |
| | | Washer/Dryer | J | 150.00 |
| | | Stereo, cassette tapes, books | J | 100.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | | | |
| 6. Wearing apparel. | | clothing | J | 500.00 |
| 7. Furs and jewelry. | X | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | | 30-40 Craig rifle | H | 60.00 |
| | | JC Higgins 16 gauge shotgun | H | 30.00 |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issue. | X | | | |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | X | | | |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 13. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 14. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | H W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|--|------------------|---|
| 15. Accounts receivable. | X | | | |
| 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. | X | | | |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars. | | 2001 Tax Refund (Federal) | J | 1,000.00 |
| | | 2002 Tax Refund (Federal) | J | 1,229.00 |
| | | 2002 Tax Refund (State) | J | 145.00 |
| | | 2003 Tax Refund (Federal) | J | 1,636.00 |
| | | 2003 Tax Refund (State) | J | 78.00 |
| 18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | | Possible recovery under the action filed in the United States District Court for the Western District of PA by debtors and "KB a Minor" against the Erie County Office of Children & Youth, et al., Civil Action No. 03-259E | J | 0.00 |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 22. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1977 Ford pick up truck | J | 200.00 |
| | | 1995 Ford Escort Wagon paid \$600 | J | 1,605.00 |
| 24. Boats, motors, and accessories. | X | | | |
| 25. Aircraft and accessories. | X | | | |
| 26. Office equipment, furnishings, and supplies. | X | | | |
| 27. Machinery, fixtures, equipment, and supplies used in business. | | 12-13 bee hives, extractor and miscellaneous honey equipment | J | 2,000.00 |
| 28. Inventory. | | Honey in buckets (crystallized) | J | 400.00 |
| 29. Animals. | X | | | |
| 30. Crops - growing or harvested. Give particulars. | X | | | |
| 31. Farming equipment and implements. | X | | | |
| 32. Farm supplies, chemicals, and feed. | X | | | |
| 33. Other personal property of any kind not already listed. Itemize. | X | | | |
| TOTAL | | | | 10,684.00 |

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--|--------------------------------------|----------------------------|---|
| <u>SCHEDULE A - REAL PROPERTY</u> | | | |
| Farmhouse on 40 acres of land at 18681 Greytown Hills Road, Cambridge Springs (Richmond Twp.), Crawford County, purchased in 1993 for \$40,000 (Record Book 181, at Page 737), assessed at \$9,450, yielding a fair market value of \$26,743.50 when multiplied by the common level ratio of 2.83; improved and appraised at \$84,000 for 2000 loan; leaking roof, foundation damage from flooding | 11 USC § 522(d)(1) | 21,877.00 | 95,000.00 |
| <u>SCHEDULE B - PERSONAL PROPERTY</u> | | | |
| cash on hand | 11 USC § 522(d)(5) | 70.00 | 70.00 |
| PNC Bank checking account | 11 USC § 522(d)(5) | 7.29 | 7.29 |
| PNC Bank Savings Account | 11 USC § 522(d)(5) | 23.71 | 23.71 |
| 1972 Tractor | 11 USC § 522(d)(3) | 500.00 | 500.00 |
| Bedroom furniture | 11 USC § 522(d)(3) | 100.00 | 100.00 |
| bunk beds | 11 USC § 522(d)(3) | 50.00 | 50.00 |
| Computer, printer and software | 11 USC § 522(d)(3) | 100.00 | 100.00 |
| Dining room furniture | 11 USC § 522(d)(3) | 200.00 | 200.00 |
| Freezers (2) | 11 USC § 522(d)(3) | 100.00 | 100.00 |
| Kitchen appliances | 11 USC § 522(d)(3) | 200.00 | 200.00 |
| Living Room furniture | 11 USC § 522(d)(3) | 150.00 | 150.00 |
| Rocking chairs (2) | 11 USC § 522(d)(3) | 50.00 | 50.00 |
| Washer/Dryer | 11 USC § 522(d)(3) | 150.00 | 150.00 |
| Stereo, cassette tapes, books | 11 USC § 522(d)(3) | 100.00 | 100.00 |
| clothing | 11 USC § 522(d)(3) | 500.00 | 500.00 |
| 30-40 Craig rifle | 11 USC § 522(d)(3) | 60.00 | 60.00 |
| JC Higgins 16 gauge shotgun | 11 USC § 522(d)(3) | 30.00 | 30.00 |
| 2001 Tax Refund (Federal) | 11 USC § 522(d)(5) | 1,000.00 | 1,000.00 |
| 2002 Tax Refund (Federal) | 11 USC § 522(d)(5) | 1,229.00 | 1,229.00 |
| 2002 Tax Refund (State) | 11 USC § 522(d)(5) | 145.00 | 145.00 |
| 2003 Tax Refund (Federal) | 11 USC § 522(d)(5) | 1,636.00 | 1,636.00 |
| 2003 Tax Refund (State) | 11 USC § 522(d)(5) | 78.00 | 78.00 |
| Possible recovery under the action filed in the United States District Court for the Western District of PA by debtors and "KB a Minor" against the Erie County Office of Children & Youth, et al., Civil Action No. 03-259E | 11 USC § 522(d)(5) | 12,294.71 | 0.00 |
| 1977 Ford pick up truck | 11 USC § 522(d)(2) | 200.00 | 200.00 |
| 1995 Ford Escort Wagon paid \$600 | 11 USC § 522(d)(2) | 1,605.00 | 1,605.00 |
| 12-13 bee hives, extractor and | 11 USC § 522(d)(6) | 2,000.00 | 2,000.00 |

Case No. _____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--|--------------------------------------|----------------------------|---|
| miscellaneous honey equipment Honey in buckets (crystallized) | 11 USC § 522(d)(5) | 400.00 | 400.00 |

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY |
|--|--------------------------------------|------------------|---|--|--|--------------------------------------|---|
| Account No. | | J | Mortgage; June 2000 | | | | |
| Countrywide Home Loans, Inc. 450 American Street Simi Valley, CA 93065 | | | | | | | 58,358.00 |
| | | | Value \$ 95,000.00 | | | | |
| Account No. 1003048003290441 | | J | Mortgage; April 1995 | | | | |
| PNC Bank, N.A. 2730 Liberty Avenue Pittsburgh, PA 15222 | | | | | | | 14,765.00 |
| | | | Value \$ | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| | | | Value \$ | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| | | | Value \$ | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| | | | Value \$ | | | | |

0 Continuation Sheets attached

Subtotal
(Total of this page)

73,123.00

(Complete only on last sheet of Schedule D) **TOTAL**

73,123.00

(Report total also on Summary of Schedules)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|------------------|--|--|--|--------------------------------------|------------------|
| Account No. 003315137013381063 American Express P.O. Box 7871 Fort Lauderdale, FL 33329 | | H | October 1982; credit card | | | | 2,690.00 |
| Account No. 42813502823 Citibank 701 E 60th Street N Sioux Falls, SD 57104 | | J | Revolving credit; November 1988 | | | | 7,172.00 |
| Account No. 17400453 Citibank USA Sears 13200 Smith Road Cleveland, OH 44130 | | J | September 1988; credit card | | | | 2,550.00 |
| Account No. Culbertson, Weiss, Schetroma & Schug, PC John Brautigam, Esquire 911 Diamond Park Meadville, PA 16335 | | J | 2004; Costs on state action (see Statement of Financial Affairs 4a); | | | | 167.00 |
| Account No. Dorances Barker 3316 St. Bernard Toledo, OH 43606 | | J | personal loan; 2001 | | | | 2,000.00 |
| Subtotal (Total of this page) | | | | | | | 14,579.00 |
| (Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules) | | | | | | | |

3 Continuation Sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|------------------|--|--|--|--------------------------------------|-----------------|
| Account No. Finton & Finton Associates 390 Park Avenue Meadville, PA 16335 | | J | Dentistry work; 2002 | | | | 250.00 |
| Account No. 426651303001 First USA Bank, N.A. 1001 Jefferson Plaza Wilmington, DE 19701 | | J | April 1989; credit card | | | | 2,145.00 |
| Account No. 00-2794619548 Household Bank P.O. Box 978 Wood Dale, IL 44130 | | J | September 1993; credit card | | | | 2,448.00 |
| Account No. 169601-1109412388 Household Bank Best Buy 1441 Schilling Place Salinas, CA 93901 | | J | December 2001; credit card | | | | 1,641.00 |
| Account No. Household Bank Best Buy P.O. Box 15519 Wilmington, DE 19850 | | | Assignee or other notification for: Household Bank | | | | |
| Account No. 321101 Household Bank Value City P.O. Box 15519 Wilmington, DE 19850 | | J | December 2000; credit card | | | | 1,448.00 |
| Account No. Household Bank Value City P.O. Box 15519 Wilmington, DE 19850 | | | Assignee or other notification for: Household Bank | | | | |

Sheet 1 of 3 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **7,932.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--------------------------------------|------------------|--|--|--|--------------------------------------|------------------|
| Account No. James M. Malley, Esq. Two Gateway Center, Suite 1799 Pittsburgh, PA 15222 | | J | representation in administrative action to expunge Childline record | | | | unknown |
| Account No. James R. Irwin, Esquire 360 Chestnut Street Meadville, PA 16335 | | J | Legal Services (Civl Action No. 03-259E; see Statement of Financial Affairs 4a); 2001 | | | | 13,099.34 |
| Account No. Jennifer and Richard Olon 414 Venango Avenue Cambridge Springs, PA 16403 | | J | personal loan; 2001 | | | | 2,000.00 |
| Account No. SQ41150348 Lucas County Common Pleas Court 700 Adams Street Toledo, OH 43624-1678 | | J | May 1995; taxes | | | X | 2,000.00 |
| Account No. JL9602800 ST Lucas County Common Pleas Court 700 Adams Street Toledo, OH 43624-1678 | | J | June 1996; taxes | | | X | 2,081.00 |
| Account No. 042011263718 MBNA America 400 Christiania Road Newark, DE 19713-4217 | | J | October 1995; credit card | | | | 4,501.00 |
| Account No. 090012102681 MBNA America 400 Christiania Road Newark, DE 19713-4217 | | J | November 1983; credit card; | | | | 4,152.00 |

 Sheet 2 of 3 Continuation Sheets attached to Schedule F

 Subtotal
 (Total of this page) **27,833.34**
(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|------------------|--|--|--|--------------------------------------|-----------------|
| Account No. C8222039-0907259 Monogram Credit Card Bank of Georgia Lowes Home Improvement P.O. Box 103065 Roswell, GA 30076 | | J | February 1995; credit card | | | | 6,631.00 |
| Account No. Northwestern Rural Electric Co-Op Assoc. 22534 State Highway 86, P.O. Box 207 Cambridge Springs, PA 16403 | | J | Electricity; 2004 | | | | 150.00 |
| Account No. 1002008003662138 PNC Bank, N.A. 2730 Liberty Avenue Pittsburgh, PA 15222 | | J | June 1995; line of credit | | | | 556.00 |
| Account No. Southall's Gas 19000 Erie Street, Rt. 8 Centerville, PA 16404 | | J | Propane; 2004 | | | | 639.00 |
| Account No. 10364716680 United Refining P.O. Box 599 Warren, PA 16365 | | J | March 2001; credit card | | | | 207.00 |
| Account No. 5856370669000649 Wickes P.O. Box 182273 Columbus, OH 43218-2273 | | J | July 1994; credit card | | | | 1,872.00 |
| Account No. | | | | | | | |

 Sheet 3 of 3 Continuation Sheets attached to Schedule F

 Subtotal
 (Total of this page) **10,055.00**

 (Complete only on last sheet of Schedule F) **TOTAL 60,399.34**

(Report total also on Summary of Schedules)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.
State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.
Provide the names and complete addresses of all other parties to each lease or contract described.
NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| | |

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| | | |
|--|---------------------------------|------------------|
| Debtor's Marital Status Married | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP Son | AGE 12 |
| EMPLOYMENT: DEBTOR | | SPOUSE |
| Occupation Name of Employer How long employed Address of Employer | | |

| | DEBTOR | SPOUSE |
|--|------------------|----------------|
| Income: (Estimate of average monthly income) | | |
| Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly) | \$ _____ | \$ _____ |
| Estimated monthly overtime | \$ _____ | \$ _____ |
| SUBTOTAL | \$ 0.00 | \$ 0.00 |
| LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and Social Security | \$ _____ | \$ _____ |
| b. Insurance | \$ _____ | \$ _____ |
| c. Union dues | \$ _____ | \$ _____ |
| d. Other (specify) _____ | \$ _____ | \$ _____ |
| SUBTOTAL OF PAYROLL DEDUCTIONS | \$ 0.00 | \$ 0.00 |
| TOTAL NET MONTHLY TAKE HOME PAY | \$ 0.00 | \$ 0.00 |
| Regular income from operation of business or profession or farm (attach detailed statement) | \$ _____ | \$ _____ |
| Income from real property | \$ _____ | \$ _____ |
| Interest and dividends | \$ _____ | \$ _____ |
| Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$ _____ | \$ _____ |
| Social Security or other government assistance | | |
| (Specify) _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| Pension or retirement income | \$ _____ | \$ _____ |
| Other monthly income | | |
| (Specify) Room & Board (Adult Disabled Son) | \$ 310.00 | \$ _____ |
| Adoption Subsidy (Son) | \$ 684.38 | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| TOTAL MONTHLY INCOME | \$ 994.38 | \$ 0.00 |
| TOTAL COMBINED MONTHLY INCOME \$ _____ 994.38 (Report also on Summary of Schedules) | | |

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|---|------------------|
| Rent or home mortgage payment (include lot rented for mobile home) | \$ <u>802.48</u> |
| Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | |
| Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | |
| Utilities: Electricity and heating fuel | \$ <u>230.00</u> |
| Water and sewer | \$ _____ |
| Telephone | \$ <u>50.00</u> |
| Other <u>Internet</u> | \$ <u>9.00</u> |
| <u>Direct TV</u> | \$ <u>60.00</u> |
| Home maintenance (repairs and upkeep) | \$ <u>50.00</u> |
| Food | \$ <u>400.00</u> |
| Clothing | \$ <u>30.00</u> |
| Laundry and dry cleaning | \$ <u>10.00</u> |
| Medical and dental expenses | \$ <u>30.00</u> |
| Transportation (not including car payments) | \$ <u>100.00</u> |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ <u>15.00</u> |
| Charitable contributions | \$ _____ |
| Insurance (not deducted from wages or included in home mortgage payments) | |
| Homeowner's or renter's | \$ _____ |
| Life | \$ _____ |
| Health | \$ _____ |
| Auto | \$ <u>50.00</u> |
| Other _____ | \$ _____ |
| Taxes (not deducted from wages or included in home mortgage payments) | |
| (Specify) <u>Per Capita</u> | \$ <u>2.00</u> |
| Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan) | |
| Auto | \$ _____ |
| Other _____ | \$ _____ |
| Alimony, maintenance, and support paid to others | \$ _____ |
| Payments for support of additional dependents not living at your home | \$ _____ |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ _____ |
| Other <u>Miscellaneous (Toiletries, Gifts, Haircuts, etc.)</u> | \$ <u>50.00</u> |
| | \$ _____ |
| | \$ _____ |
| | \$ _____ |
| | \$ _____ |

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ **1,888.48**

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- | | |
|---|----------|
| A. Total projected monthly income | \$ _____ |
| B. Total projected monthly expenses | \$ _____ |
| C. Excess income (A minus B) | \$ _____ |
| D. Total amount to be paid into plan each _____ | \$ _____ |
- (interval)

**United States Bankruptcy Court
Western District of Pennsylvania**

IN RE:

Case No. _____

Bryan, Paul J. & Bryan, Bonnie Jean

Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NUMBER OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|---------------------|-------------------|-------------------|-----------------|
| A - Real Property | Yes | 1 | 95,000.00 | | |
| B - Personal Property | Yes | 2 | 10,684.00 | | |
| C - Property Claimed as Exempt | Yes | 2 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 73,123.00 | |
| E - Creditors Holding Unsecured Priority Claims | Yes | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 4 | | 60,399.34 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 994.38 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 1,888.48 |
| Total Number of Sheets in Schedules | | 15 | | | |
| Total Assets | | | 105,684.00 | | |
| Total Liabilities | | | | 133,522.34 | |

United States Bankruptcy Court
Western District of Pennsylvania

IN RE:

Case No. _____

Bryan, Paul J. & Bryan, Bonnie Jean

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **600.00**

Prior to the filing of this statement I have received \$ **600.00**

Balance Due \$ **0.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]

Preparation and filing of the petition, schedules, and statement of affairs

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
Search for liens; amendments to petition (if any); negotiations with creditors or other parties; motion to avoid security interest; representation of the debtor in adversary proceedings and other contested bankruptcy matters

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

April 30, 2004

Date

/s/ Thomas L. Yoset

Signature of Attorney

Culbertson, Weiss, Schetroma & Schug, PC

Name of Law Firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number

April 30, 2004

Date

/s/ Paul J. Bryan
Paul J. Bryan

Debtor

/s/ Bonnie Jean Bryan
Bonnie Jean Bryan

Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

IN RE Bryan, Paul J. & Bryan, Bonnie Jean Case No. _____
Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **16** sheets, and that
(Total shown on summary page plus 1)
they are true and correct to the best of my knowledge, information, and belief.

Date: April 30, 2004 Signature: /s/ Paul J. Bryan
Paul J. Bryan Debtor

Date: April 30, 2004 Signature: /s/ Bonnie Jean Bryan
Bonnie Jean Bryan (Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____
(corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of Pennsylvania

IN RE:

Case No. _____

Bryan, Paul J. & Bryan, Bonnie Jean

Chapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

None

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

PROPERTY
IS CLAIMED
AS EXEMPT

PROPERTY
WILL BE
REDEEMED
PURSUANT
TO 11 U.S.C.
§ 722

DEBT WILL
BE RE-
AFFIRMED
PURSUANT
TO 11 U.S.C.
§ 524(C)

Farmhouse on 40 acres of land at 18681 Greyto¹ Countrywide Home Loans, Inc.
Farmhouse on 40 acres of land at 18681 Greyto¹ PNC Bank, N.A.

Retain *
Retain *

* Retain and pay pursuant to original contract

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04/30/2004

/s/ Paul J. Bryan

/s/ Bonnie Jean Bryan

Date

Paul J. Bryan

Debtor

Bonnie Jean Bryan

Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court
Western District of Pennsylvania

IN RE:

Case No. _____

Bryan, Paul J. & Bryan, Bonnie Jean

Chapter **7**

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: **April 30, 2004**

Signature: **/s/ Paul J. Bryan**
Paul J. Bryan

Debtor

Date: **April 30, 2004**

Signature: **/s/ Bonnie Jean Bryan**
Bonnie Jean Bryan

Joint Debtor, if any

American Express
P.O. Box 7871
Fort Lauderdale, FL 33329

Citibank
701 E 60th Street N
Sioux Falls, SD 57104

Citibank USA
Sears
13200 Smith Road
Cleveland, OH 44130

Countrywide Home Loans, Inc.
450 American Street
Simi Valley, CA 93065

Culbertson, Weiss, Schetroma & Schug, PC
John Brautigam, Esquire
911 Diamond Park
Meadville, PA 16335

Dorances Barker
3316 St. Bernard
Toledo, OH 43606

Finton & Finton Associates
390 Park Avenue
Meadville, PA 16335

First USA Bank, N.A.
1001 Jefferson Plaza
Wilmington, DE 19701

Household Bank
P.O. Box 978
Wood Dale, IL 44130

Household Bank
Best Buy
1441 Schilling Place
Salinas, CA 93901

Household Bank
Value City
P.O. Box 15519
Wilmington, DE 19850

Household Bank
Best Buy
P.O. Box 15519
Wilmington, DE 19850

James M. Malley, Esq.
Two Gateway Center, Suite 1799
Pittsburgh, PA 15222

James R. Irwin, Esquire
360 Chestnut Street
Meadville, PA 16335

Jennifer and Richard Olon
414 Venango Avenue
Cambridge Springs, PA 16403

Lucas County Common Pleas Court
700 Adams Street
Toledo, OH 43624-1678

MBNA America
400 Christiania Road
Newark, DE 19713-4217

Monogram Credit Card Bank of Georgia
Lowes Home Improvement
P.O. Box 103065
Roswell, GA 30076

Northwestern Rural Electric Co-Op Assoc.
22534 State Highway 86, P.O. Box 207
Cambridge Springs, PA 16403

PNC Bank, N.A.
2730 Liberty Avenue
Pittsburgh, PA 15222

Southall's Gas
19000 Erie Street, Rt. 8
Centerville, PA 16404

United Refining
P.O. Box 599
Warren, PA 16365

Wickes
P.O. Box 182273
Columbus, OH 43218-2273